

Honolulu, Hawaii

MAR 13 2014

RE: H.B. No. 2513

Honorable Donna Mercado Kim
President of the Senate
Twenty-Seventh State Legislature
Regular Session of 2014
State of Hawaii

Madam:

Your Committee on Commerce and Consumer Protection, to which
was referred H.B. No. 2513 entitled:

"A BILL FOR AN ACT RELATING TO MORTGAGE FORECLOSURES,"

begs leave to report as follows:

The purpose and intent of this measure is to require an
attorney affirmation in a judicial foreclosure to be filed with
the court at the time the mortgage foreclosure action is
commenced.

Your Committee received testimony in support of this measure
from the Hawaii Financial Services Association, Hawaii Bankers
Association, Hawaii Credit Union League, and Mortgage Bankers
Association of Hawaii. Your Committee received comments on this
measure from the Office of Consumer Protection of the Department
of Commerce and Consumer Affairs.

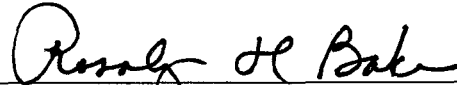
Your Committee finds that pursuant to Act 182, Session Laws
of Hawaii 2012, attorneys who file judicial foreclosure complaints
must submit an affirmation verifying the accuracy of the documents
submitted. Your Committee further finds that this measure
specifies that these attorney affirmations must be filed at the
commencement of a mortgage foreclosure action. This measure
conforms to existing practice and encourages compliance for
attorneys who file judicial foreclosure complaints.

As affirmed by the record of votes of the members of your
Committee on Commerce and Consumer Protection that is attached to
this report, your Committee is in accord with the intent and



purpose of H.B. No. 2513, and recommends that it pass Second Reading and be referred to the Committee on Judiciary and Labor.

Respectfully submitted on
behalf of the members of the
Committee on Commerce and
Consumer Protection,



ROSALYN H. BAKER, Chair



The Senate
Twenty-Seventh Legislature
State of Hawai'i

Record of Votes
Committee on Commerce and Consumer Protection
CPN

Bill / Resolution No.:*	Committee Referral:	Date:
HB 2513	CPN, JDL	3-11-14
<input type="checkbox"/> The committee is reconsidering its previous decision on this measure. If so, then the previous decision was to: _____		
The Recommendation is: <input checked="" type="checkbox"/> Pass, unamended 2312 <input type="checkbox"/> Pass, with amendments 2311 <input type="checkbox"/> Hold 2310 <input type="checkbox"/> Recommit 2313		
Members	Aye	Aye (WR)
BAKER, Rosalyn H. (C)	✓	
TANIGUCHI, Brian T. (VC)	✓	
NISHIHARA, Clarence K.	✓	
WAKAI, Glenn	✓	
SLOM, Sam		✓
TOTAL	4	0
Recommendation: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted		
Chair's or Designee's Signature:		
Distribution: Original Yellow Pink Goldenrod File with Committee Report Clerk's Office Drafting Agency Committee File Copy		

*Only one measure per Record of Votes